PERMIT APPLICATION NUMBER: NRS#03.392

APPLICANT: First Tennessee Bank

Office of the Senior Vice President 4th Floor, First Tennessee Plaza Knoxville, Tennessee 37929

(865) 990-6747

LOCATION: The proposed project is located northwest of Sevierville, on an unnamed tributary of Flat Creek, Sevier County, Tennessee.

WATERSHED DESCRIPTION: Flat Creek is located within the Lower French Broad River watershed. The immediate area of the project is predominately rural, wooded subdivision. The channel bottom is generally shale with a gravel and sediment overlay. The channel side slopes are generally vegetated with a wild pasture mix.

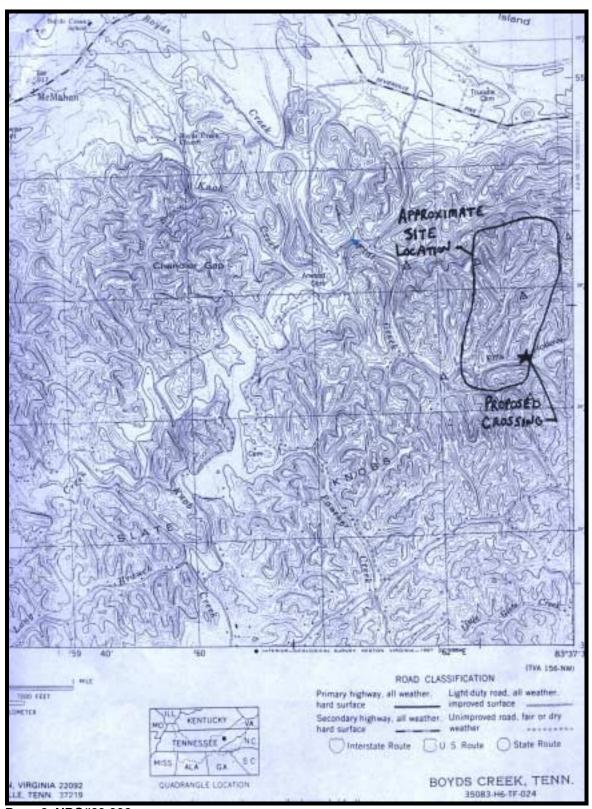
DESCRIPTION: The proposed road crossing at Eagle Springs development will serve twelve existing cabins and four undeveloped lots at the top of the ridge. The grading has been adjusted to minimize the length of the culvert required for the crossing and not exceed the maximum road grade allowed by Sevier County. Numerous existing cabins, utilities and roadways exist which constrain the design flexibility of the site. The applicant proposes to remove approximately 50 linear feet of 48' Corrugated Metal Pipe (CMP) and replace with 86 linear feet 8'x6' concrete slab bridge to allow access to existing cabins at roadway grades acceptable to Sevier County. The resulting 8' x 3' natural bottom culvert will enclose 86 linear feet of the stream. Project will include approximately 190 linear feet of stream relocation to eliminate existing bank slopes greater than 2:1 and fill encroachment installed by previous contractor. Section has been designed to match existing stream slope and velocity under low flow with a bench above the normal water level for habitat enhancement and flood flows. The net stream length change at this location is negligible. The increase in encapsulated stream length is 36 linear feet.

Additionally, the applicant proposes to remove two stream crossings of approximately 168 linear feet of failing 42" and 48" CMP installed by previous contractor, and replace with one 90 linear foot Reinforced Concrete Pipe (RCP) stream crossing for roadway access to a residential development. Project will include approximately 525 linear feet of stream relocation to eliminate existing bank slopes greater than 2:1 and fill encroachment installed by previous contractor. Section has been designed to match existing stream slope and velocity under low flow with a bench above the normal water level for habitat enhancement and flood flows. The net stream length change at this location is negligible. The decrease in encapsulated stream length is 78 linear feet

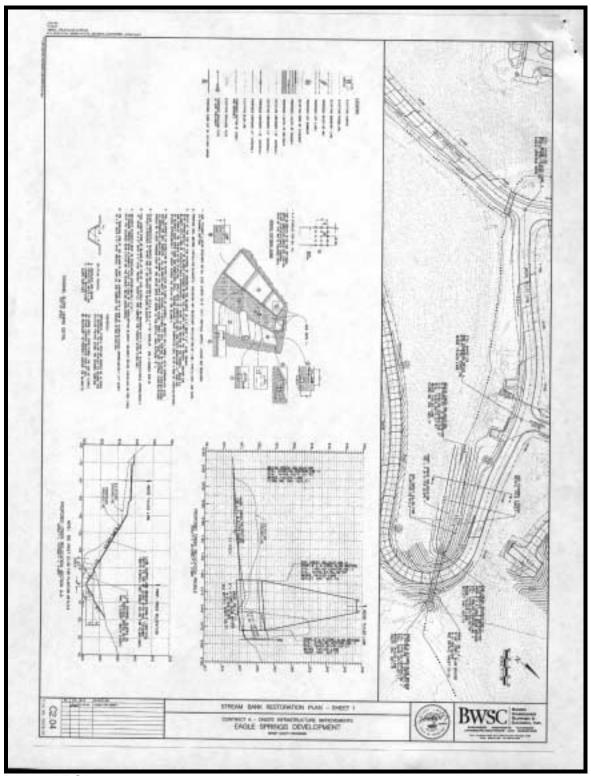
Native plantings and erosion matting have been included to enhance habitat and stabilize stream banks long term. Trees shall be root balled one-year seedlings and shall be maintained to ensure a survival rate of 80% for a five-year period following planting. Trees shall be replanted as necessary to maintain this survival rate.

PERMIT COORDINATOR: Dorsey Horne, STATE OF TENNESSEE, Department of Environment and Conservation, Division of Water Pollution Control, 7th Floor, L & C Annex, 401 Church Street, Nashville, Tennessee 37243-1534

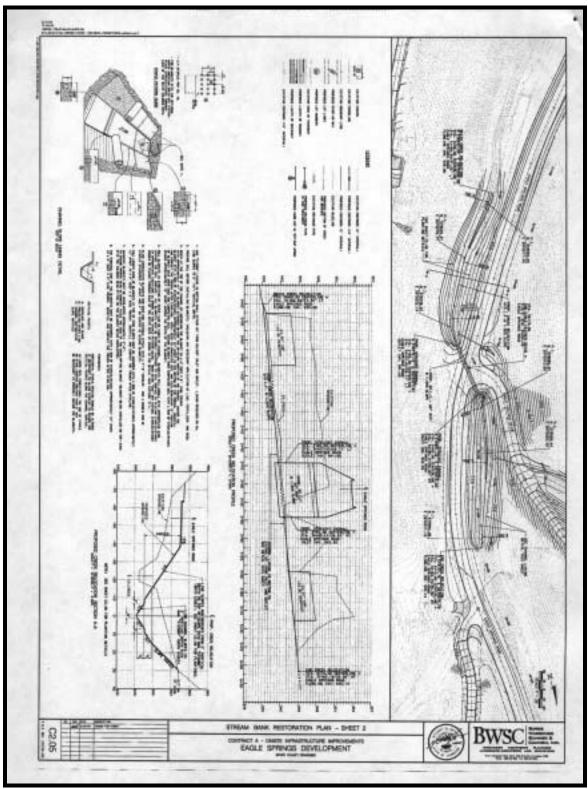
USGS QUAD: BOYDS CREEK, TENNESSEE 156-NW



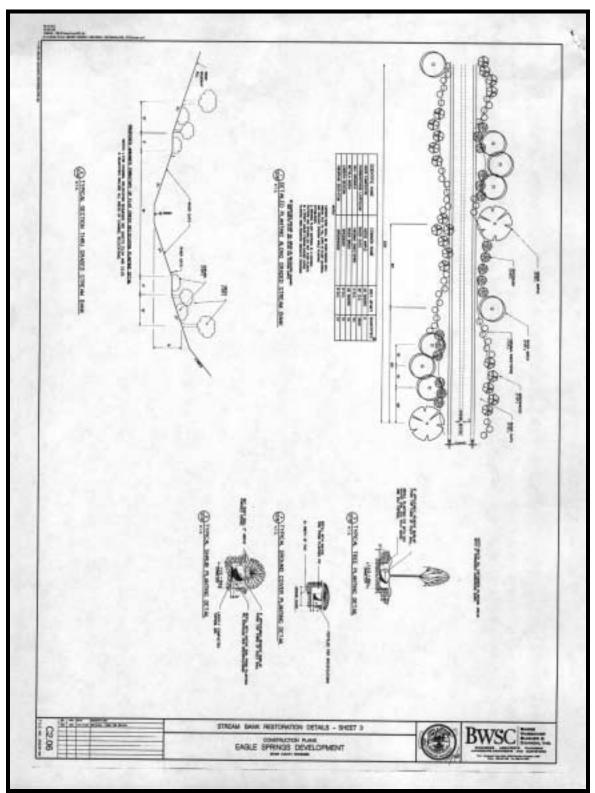
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